

DISABILITY INSURANCE PROGRAM
FREQUENTLY ASKED QUESTIONS (FAQ)

Section 1.0: Enrollment

Disclaimer—

If there is any conflict in interpretation between the FAQs and the Short-Term Disability (STD) and Long-Term Disability (LTD) program contract provisions and existing law, the contract provisions and/or law govern.

Q 1.1 Who is eligible to participate in the disability insurance program?

A 1.1 Employees employed in a position covered by the Delaware State Employees' Pension Plan pursuant to 29 Del. C. Chapter 55 who are U.S. citizens or U.S. residents are eligible to participate in the disability insurance program. Enrollment for employees who would be vested as of December 31, 2005 occurred between October 17, 2005 and December 15, 2005. Non-vested employees as of December 31, 2005 and new employees as of January 1, 2006 are automatically eligible and enrolled in the program.

Q 1.2 When do benefits begin?

A 1.2 There is no waiting period to be covered by this program which means enrollment is effective on January 1, 2006, for those employed prior to that date or the first day of the workweek in a benefit eligible position as described above for those hired after on January 1, 2006. However, there is a 20 calendar-day elimination period once a disability begins.

Q 1.3 Must employees contribute toward the cost of coverage?

A 1.3 No. Currently, all premium contributions for this program are paid in full by the State of Delaware.

Q 1.4 Who is the third party administrator contracted by the State of Delaware to administer the disability insurance program and when did the program become effective?

A 1.4 Effective January 1, 2006, the administrator of the State of Delaware's disability insurance program is The Hartford Insurance Company. The State of Delaware's disability insurance program is unique because it consists of both a Short-Term Disability insurance program and a Long-Term Disability insurance program.